IN THE CLAIMS:

Please cancel pending claims 1-34.

Please add new claims 35-76 as follows:

-- 1-34(canceled).

35(new). A universal identification device for providing a user first party with a variable identification code required for a transaction with a predetermined service provider second party to be validated, said device comprising:

- a second party selection unit for selecting said predetermined second party from a plurality of second parties;
- a data input unit for receiving a user identification code from said first party;
- a data processing unit connected to said second party selection unit and said data input unit, said data processing unit processing said user identification code and said predetermined second party to generate said variable identification code required for said transaction to be validated; and
- a data output unit connected to said data processing unit for receiving said variable identification code therefrom, said data output unit providing said variable identification code to said first party.

36(new). The device of claim 35, wherein said data processing unit includes a memory member having at least one second party key code corresponding to said predetermined second party stored therein, said data processing unit processing said user identification code and said at least one second party key code to generate said variable identification code required for said transaction to be validated.

37(new). The device of claim 36, wherein said data processing unit processes said user identification code and said at least one second party key code through an algorithm to generate said variable identification code required for said transaction to be validated.

38(new). The device of claim 37, wherein said second party selection unit includes a selection keypad, said selection keypad having a plurality of party keys, each of said plurality of party keys being assigned to a respective said plurality of second parties.

39(new). The device of claim 36, including a keypad, said keypad being connected to at least one of said second party selection unit and said data input unit.

40(new). The device of claim 39, wherein said keypad includes at least one selection key, at least one validation key and at least one deletion key.

41(new). The device of claim 40, wherein said data output unit includes a visual display.

42(new). The device of claim 41, wherein said visual display is connected to said second party selection unit, said at least one selection key allowing said visual display to successively display said plurality of second parties, said at least one validation key allowing selection of said second party being displayed.

43(new). The device of claim 41, wherein said visual display is connected to said keypad so as to allow said first party to enter a sequence of selected characters via said at least one selection key and without using character-identified keys, said visual display preventing display of said sequence of selected characters.

44(new). The device of claim 41, wherein said visual display includes a plurality of printed characters thereon and a displaceable cursor to successively face said plurality of printed characters, said visual display being connected to said keypad for cooperation therewith.

45(new). The device of claim 44, wherein said at least one selection key is a selection scrolling key, said selection scrolling key displacing said cursor for selection of successive figures corresponding to respective said plurality of printed characters, each said successive figures being selected by said user party using said at least one validation key when said cursor successively faces respective said plurality of printed characters, said successive figures forming data to be entered within said device.

46(new). The device of claim 45, wherein said cursor is randomly positioned after selection of respective said plurality of printed characters using said at least one validation key.

47(new). The device of claim 36, wherein said data input unit includes a microphone.

48(new). The device of claim 47, wherein said microphone is connected to said data output unit so as to be usable as a speaker when connected thereto.

49(new). The device of claim 47, wherein said microphone is connected to said second party selection unit so as to allow said first party to verbally select said predetermined second party from said plurality of second parties.

50(new). The device of claim 36, wherein said data input unit includes a biometric data reader.

51(new). The device of claim 50, wherein said biometric data reader includes a fingerprint reader.

52(new). The device of claim 50, wherein said biometric data reader includes a microphone so as to allow voice recognition for voiceprint input.

53(new). The device of claim 36, wherein said memory member has first and second second party key codes corresponding to each of said plurality of second parties stored therein, said data processing unit processing said user identification code and said first and second second party key codes corresponding to said predetermined second party to generate said variable identification code required for said transaction to be validated.

54(new). The device of claim 53, wherein said first and second second party key codes are stored in said memory member by said first party at registration of corresponding said plurality of second parties.

55(new). The device of claim 37, wherein said memory member includes a reference user code stored therein, said algorithm including:

a) obtaining data of said predetermined second party from said second party selection unit;
b) obtaining data of said user identification code from said data input unit;
c) comparing said user identification code with said reference user code, returning to step b) when said user identification code is different than said reference user code, and resuming when said user identification code is identical to said reference user code;
d) calculating said variable identification code using at least said at least one second party key code; and
e) providing said variable identification code to said data output unit.

56(new). The device of claim 55, wherein said memory member includes a predetermined combination table data stored therein, said algorithm calculating said variable identification code using at least said at least one second party key code to modify one of a successive combination of said predetermined combination table data.

57(new). The device of claim 55, wherein said memory member includes a predetermined combination table data stored therein, said algorithm calculating said variable identification code using said at least one second party key code and at least part of said user identification code to modify one of a successive combination of said predetermined combination table data.

58(new). The device of claim 55, wherein said algorithm turns said device off after a predetermined amount of successive returning to said step b) when successive said user identification codes are different from said reference user code.

59(new). The device of claim 35, wherein said data output unit is connectable to a terminal so as to communicate said variable identification code thereto.

60(new). The device of claim 59, wherein said device is a chip card having a chip therein connectable to the terminal, said data output unit connecting to said chip for communication of said variable identification code to the terminal.

61(new). A method for providing a user first party with a variable identification code using a universal identification device, said variable identification code being required for a transaction with a predetermined service provider second party to be validated, said method comprising:

a) selecting said predetermined second party from a plurality of second parties registered within said device;
b) receiving a user identification code from said first party;
c) processing said user identification code and said predetermined second party to generate said variable identification code required for said transaction to be validated; and
d) providing said variable identification code to said first party.

62(new). The method of claim 61, wherein said device includes at least one second party key code corresponding to said predetermined second party stored therein, said processing step c) including processing said user identification code and said at least one second party key code to generate said variable identification code required for said transaction to be validated.

63(new). The method of claim 62, wherein said device includes a reference user code stored therein, said processing step c) including:

c1) comparing said user identification code with said reference user code;

c2) returning to said receiving step b) when said user identification code is different than said reference user code;

c3) generating said variable identification code required for said transaction to be validated when said user identification code is identical to said reference user code.

64(new). The method of claim 63, wherein said device is turned off after a predetermined amount of successive returning to said receiving step b) when successive said user identification codes are different from said reference user code.

65(new). The method of claim 63, wherein said reference user code is a biometric data of said first party.

66(new). The method of claim 63, wherein said reference user code is known to said device only so as to remain confidential thereto without being communicated to said plurality of second parties or to a third party.

67(new). The method of claim 62, wherein said method further includes, before said selecting step a), the step of:

- registering said plurality of second parties within said device.

68(new). The method of claim 67, wherein said registering step includes:

- storing at least one second party key code for respective each said plurality of second parties within said device.

69(new). The method of claim 68, wherein said processing step c) includes:

- processing said user identification code and said at least one second party key code through an algorithm to generate said variable identification code required for said transaction to be validated.

70(new). The method of claim 69, wherein said storing step includes:

- storing two second party key codes for respective each said plurality of second parties within said device.

71(new). The method of claim 69, wherein said device includes a reference user code stored therein, said algorithm including:

c1) obtaining data of said predetermined second party and said user identification code;

c2) comparing said user identification code with said reference user code, returning to said receiving step b) when said user identification code is different than said reference user code, and resuming when said user identification code is identical to said reference user code; and

c3) calculating said variable identification code using at least said at least one second party key code.

72(new). The method of claim 71, wherein said device includes a predetermined combination table data stored therein, said algorithm calculating said variable identification code using at least said at least one second party key code to modify one of a successive combination of said predetermined combination table data.

73(new). The method of claim 71, wherein said device includes a predetermined combination table data stored therein, said algorithm calculating said variable identification code using said at least one second party key code and at least part of said user identification code to modify one of a successive combination of said predetermined combination table data.

74(new). The method of claim 61, further including:

e) communicating said variable identification code to said predetermined second party;

f) analyzing said communicated variable identification code to verify identity of said first party so as to validate the transaction.

75(new). The method of claim 74, wherein said analyzing step f) includes comparing said communicated variable identification code to a list of predetermined codes.

76(new). The method of claim 74, wherein said device includes at least one second party key code corresponding to said predetermined second party stored therein, said processing step c) including processing said user identification code and said at least one second party key code to generate said variable identification code, and said analyzing step f) including calculating at least one identification code through an algorithm using at least part of said user identification code and said at least one second party key code. --